10. (CURRENTLY AMENDED) The apparatus of claim ~~8~~ 9 further comprising a device router coupled to the protocol translator, the device router transmitting authorization data received in response to the credit transaction data to the one or more point of sale systems in response to the credit transaction data and the authorization data.

11. (CURRENTLY AMENDED) The apparatus of claim ~~8~~ 9 further comprising a management system interface coupled to the protocol translator, the management system **interface** storing a protocol module to the protocol system.

12. (CURRENTLY AMENDED) The apparatus of claim ~~8~~ 9 further comprising a management system interface coupled to the encryption system, the management system **interface** storing an encryption module to the encryption system.

13. (CURRENTLY AMENDED) A method for transmitting credit transaction data over a communications medium comprising:

receiving credit transaction data from ~~a~~ **two or more** point of sale ~~device~~ **devices, each reading credit card data from a magnetic stripe of a credit card**;

determining a point-of-sale device data transmission protocol to use to assemble the credit transaction data into an authorization request;

encrypting the ~~credit transaction data~~ **authorization request**;

transmitting the encrypted ~~credit transaction data~~ **authorization request** over the communications medium;

decrypting the encrypted ~~credit transaction data~~ **authorization request**;

determining which of two or more authorization systems is the appropriate authorization system to provide the ~~credit transaction data~~ **authorization request** to; and

transmitting the ~~credit transaction data~~ **authorization request** to the appropriate authorization system.

14. (CURRENTLY AMENDED) The method of claim 13 wherein receiving the credit transaction data from the point of sale device comprises receiving **the** credit transaction

data ~~from one of two or more point of sale devices~~ **in accordance with one or more of an ISO 8583 protocol or a Visa-K protocol.**.

15. (CURRENTLY AMENDED) The method of claim 13 wherein encrypting the ~~credit transaction data~~ **authorization request** comprises encrypting the credit transaction data using an encryption module received from a hub manager.

16. (CURRENTLY AMENDED) The method of claim 13 wherein transmitting the encrypted ~~credit transaction data~~ **authorization request** over the communications medium comprises transmitting the encrypted data in an HTTP format.

17. (CURRENTLY AMENDED) A method for controlling the transmission of credit transaction data comprising:

transmitting one or more control messages to a remote hub;

processing the control message at the remote hub; and

performing a control function **on one of two or more point of sale devices that read credit card data from a magnetic stripe of a credit card** at the remote hub in response to the control message.

18. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises transmitting status data for the remote hub.

19. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises transmitting status data for one or more point of sale devices connected to the remote hub.

20. (CURRENTLY AMENDED) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises updating the remote hub with a protocol module **to accommodate a new point of sale device**.

21. (ORIGINAL) The method of claim 17 wherein performing the control function at the remote hub in response to the control message comprises updating the remote hub with an encryption module.

22. (NEW) A system for transmitting credit transaction data comprising:

two or more point-of-sale systems, each point-of-sale system using a proprietary data format to read credit card data from a magnetic stripe of a credit card and generate credit transaction data;

a remote hub system coupled to a communications medium, the remote hub system receiving the credit transaction data from one or more point of sale systems, translating the credit transaction data from the proprietary data format to a predetermined data format, encrypting the translated credit transaction data, and transmitting the translated encrypted credit transaction data over the communications medium; and

a gateway system coupled to the communications medium, the gateway system receiving the encrypted translated credit transaction data, decrypting the encrypted translated credit transaction data, and transmitting the translated credit transaction data to an authorization system.

23. (NEW) The system of claim 22 further comprising:

a first authorization system coupled to the gateway system;

a second authorization system coupled to the gateway system; and

wherein the gateway system transmits the credit transaction data to the first or second authorization system based upon the translated credit transaction data.

24. (NEW) The system of claim 22 wherein the remote hub system further comprises a protocol translator receiving the credit transaction data from each of the one or more point of sale systems according to the proprietary data format associated with each point of sale system.

25. (NEW) The system of claim 22 wherein the remote hub system further comprises an update system receiving an encryption update and installing the encryption update on the remote hub system.

26. (NEW) The system of claim 22 wherein the remote hub system further comprises an update system receiving an encryption update and installing the encryption update on one or more of the point-of-sale systems.

27. (NEW) The system of claim 22 wherein the point-of-sale systems include one or more pre-existing point of sale systems that are configured to communicate using a public switched telephone network telephone line.

28. (NEW) The system of claim 27 further comprising a telephone backup system coupled to one or more of the point of sale systems and the hub, wherein the hub uses the telephone backup system when the communications medium is unavailable.